

UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF TENNESSEE

In re: **PHILLIP DEWAYNE OSBORNE** Case No: **10-12174-RSM**
SONIA RENEE OSBORNE Chapter: **13**

RESPONSE TO NOTICE OF FINAL CURE PAYMENT

Name of Creditor: Nationstar Mortgage LLC **XXXXXXX4234**

Court Claim No. (if known): 6

Part 1: Status of Payments on Claim and Post-Petition Payments

In response to the Trustee's Notice of Final Cure Payment, Creditor states that:

Section A: Status of Claim Amounts (Choose ONE in Section A)

☒ As of February 19, 2015, Debtor(s) has paid in full the amount required to cure the default on the Creditor's claim

☐ As of February 19, 2015, Debtor(s) has **not** paid in full the amount required to cure the default on the Creditor's claim. The Creditor contends that the amounts itemized in Part 2 below remain unpaid.

Section B: Status of Post-Petition Payment, Fees, Expenses and Charges (Choose ONE in Section B)

☒ Post-Petition Payments Paid by Trustee

☒ As of February 19, 2015, the account reflects the trustee's records and is due for March 1, 2015.

☐ As of February 19, 2015, the account does **not** reflect the trustee records and is **not** current on all post-petition payments, fees, expenses and/or charges. The Creditor contends that the post-petition payments, fees, expenses and charges itemized in Part 3 below remain unpaid

Part 2: Itemization of Claim Amounts not Cured by Debtor(s)**Description**

1. Late charges	\$0.00
2. Non-sufficient funds (NSF) fees	\$0.00
3. Attorney's fees	\$0.00
4. Filing fees and court costs	\$0.00
5. Advertisement costs	\$0.00
6. Sheriff/auctioneer fees	\$0.00
7. Title costs	\$0.00
8. Recording fees	\$0.00
9. Appraisal/broker's price opinion fees	\$0.00
10. Property inspection fees	\$0.00
11. Tax advances (non-escrow)	\$0.00
12. Insurance advances (non-escrow)	\$0.00
13. Property preservation expenses	\$0.00
14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15)	\$0.00
15. Past Due Payments	

Past due payments prior to November 9, 2010 in the total amount of \$0.00

Number of installments:	Date:	Payment:
	Total payments due:	\$0.00

16. Other. Specify:	\$0.00
17. Other. Specify:	\$0.00
18. Unapplied Funds	(\$0.00)
19. Total Claim Amounts not cured by Debtor(s). Add all of the amounts listed above	\$0.00

Part 3: Itemization of Post-Petition Payments, Fees, Expenses and Charges not Cured by Debtor(s)

Description	Amount
1. Late charges	\$0.00
2. Non-sufficient funds (NSF) fees	\$0.00
3. Attorney's fees	\$0.00
4. Filing fees and court costs	\$0.00
5. Advertisement costs	\$0.00
6. Sheriff/auctioneer fees	\$0.00
7. Title costs	\$0.00
8. Recording fees	\$0.00
9. Appraisal/broker's price opinion fees	\$0.00
10. Property inspection fees	\$0.00
11. Tax advances (non-escrow)	\$0.00
12. Insurance advances (non-escrow)	\$0.00
13. Property preservation expenses	\$0.00
14. Escrow shortage or deficiency (not included as part of any installment payment listed in line item 15)	\$0.00
15. Past Due Payments	

Escrow Advance on the account?☒ No

☐ Yes – Escrow advance balance on the account is _____
and will be collected through the escrow portion of the ongoing
monthly installments.

Past due payments prior to February 19, 2015 in the total amount of \$0.00.

Number of installments:	Date:	Payment:
	Total payments due:	\$0.00

16. Other. Specify:	\$0.00
17. Other. Specify:	\$0.00
18. Unapplied Funds	(\$0.00)
19. Total post-petition payments, fees, expenses and charges not cured by Debtor(s).	\$0.00

/s/ Bonnie Culp

Bonnie Culp

TN State Bar No.: 014741

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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE
MIDDLE**

IN RE:

**PHILLIP DEWAYNE OSBORNE
SONIA RENEE OSBORNE**

**10-12174
CHAPTER 13**

CERTIFICATE OF SERVICE

I hereby certify that I have this day served the foregoing and annexed pleading or paper upon:

(Served via U.S. Mail)
Phillip Dewayne Osborne and Sonia Renee Osborne
4709 Murfreesboro Road
Franklin, TN 37067

(Served via Electronic Notification Only)
Mary Elizabeth Ausbrooks
Rothschild & Ausbrooks
1222 16th Ave South
Suite 12
Nashville, TN 37212

(Served via Electronic Notification Only)
Henry Edward Hildebrand, III
Office of the Chapter 13 Trustee
PO Box 340019
Nashville, TN 37203-0019

by depositing the same in a postpaid wrapper properly addressed to each such party or his attorney of record in a post office or other official depository under the exclusive care and custody of the United States Postal Service and/or by electronic mail, if applicable.

This the 19th day of February, 2015.

/s/ Bonnie Culp
Bonnie Culp
TN State Bar No.: 014741
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